Table B-72.—Bank credit at all commercial banks, 1959-2002 [Monthly average; billions of dollars, seasonally adjusted 1]

		Securities in bank credit			Loans and leases in bank credit							
						_	Real estate					
Year and month	Total bank credit	Total secu- rities	U.S. Treasury and agency securities	Other secu- rities	Total loans and leases ²	Com- mercial and indus- trial	Total	Re- volv- ing home equity	Other	Con- sumer	Secu- rity	Other
December: 1959	189.5	77.4	61.9	15.5	112.1	39.5	28.1			24.1	5.0	15.4
1960 1961 1962 1963 1964 1965 1966 1967 1968	197.6 213.1 231.0 250.7 270.4 297.1 318.6 350.5 390.5	79.5 88.2 92.2 92.6 94.7 96.1 97.2 111.4 121.9 112.4	63.9 70.4 70.7 67.4 66.7 64.3 61.0 70.7 73.8 64.2	15.6 17.9 21.5 25.2 28.1 31.9 36.2 40.6 48.1 48.2	118.1 124.8 138.8 158.1 175.6 201.0 221.4 239.2 268.6 289.2	42.4 44.1 47.7 52.5 58.7 69.5 79.3 86.5 96.5 106.9	28.7 30.2 34.0 38.9 43.5 48.9 53.8 58.2 64.8 69.9			26.3 27.6 30.3 34.2 39.5 45.0 47.7 51.2 57.7 62.6	5.2 6.1 6.6 7.9 8.3 8.0 8.3 9.6 10.5 10.0	15.6 16.8 20.2 24.6 25.7 29.7 32.4 33.8 39.2 39.8
1970 1971 1972 1973 1974 1975 1976 1976 1977 1978	434.4 485.2 555.3 638.6 701.7 732.9 790.7 876.0 989.4 1,111.4	129.7 147.5 160.6 168.4 173.8 206.7 228.6 236.3 242.2 260.7	73.4 79.8 85.4 89.7 87.9 117.9 137.3 137.4 138.4 147.2	56.3 67.7 75.2 78.7 85.9 88.9 91.3 98.9 103.8 113.4	304.6 337.6 394.7 470.1 527.9 526.2 562.1 639.7 747.2 850.7	111.6 118.0 133.6 162.8 193.0 184.3 186.3 205.8 239.0 282.2	72.9 81.7 98.8 119.4 132.5 137.2 151.3 178.0 213.5 245.0		119.4 132.5 137.2 151.3 178.0 213.5 245.0	65.3 73.3 85.4 98.3 102.1 104.6 115.9 138.1 164.6 184.5	10.4 10.9 14.4 11.2 10.6 12.7 17.7 20.7 19.1 17.4	44.5 53.9 62.5 78.4 89.6 87.5 91.0 97.2 110.9 121.6
1980 1981 1982 1983 1984 1985 1986 1987 1988	1,207.1 1,302.7 1,412.3 1,566.7 1,733.4 1,922.2 2,106.6 2,255.3 2,434.9 2,603.8	296.8 311.1 338.6 403.8 406.6 455.9 510.0 535.0 562.5 585.1	173.2 181.8 204.7 263.4 262.9 273.8 312.8 338.9 366.9 400.0	123.6 129.3 133.9 140.4 143.7 182.2 197.2 196.1 195.6 185.1	910.3 991.6 1,073.7 1,163.0 1,326.9 1,466.3 1,596.5 1,720.2 1,872.4 2,018.7	314.5 353.3 396.4 419.1 479.4 506.5 544.0 575.0 611.5 642.4	265.7 287.5 303.8 334.8 380.8 431.0 499.9 595.7 678.1 771.0	32.2 42.6 53.5	265.7 287.5 303.8 334.8 380.8 431.0 499.9 563.5 635.5 717.6	179.2 182.7 188.2 213.2 253.6 294.5 314.5 327.7 354.8 375.3	17.2 20.2 23.6 26.5 34.1 42.9 38.6 34.8 40.1 40.7	133.6 148.0 161.7 169.4 179.0 191.4 199.5 187.0 188.0 189.3
1990 1991 1992 1993 1994 1995 1996 1997 1998	2,751.1 2,857.5 2,956.9 3,115.7 3,322.5 3,605.5 3,761.8 4,105.5 4,546.0 4,782.4	635.0 747.0 843.3 917.7 942.4 986.7 980.5 1,089.1 1,229.8 1,277.6	456.2 566.8 666.3 732.9 724.3 703.8 700.5 749.6 792.8 811.3	178.8 180.2 177.0 184.8 218.2 282.9 280.0 339.5 437.0 466.4	2,116.1 2,110.5 2,113.6 2,198.1 2,380.1 2,618.8 2,781.3 3,016.4 3,316.2 3,504.7	645.3 623.3 599.4 590.2 650.2 724.2 787.9 856.5 951.0 1,003.9	858.2 884.3 907.3 948.3 1,012.0 1,090.6 1,142.6 1,248.5 1,339.5 1,477.7	66.3 74.3 78.4 78.0 80.4 84.4 90.7 104.8 103.9 101.5	791.9 810.0 828.9 870.3 931.5 1,006.2 1,051.8 1,143.7 1,235.6 1,376.3	380.8 364.0 356.3 387.7 448.3 491.4 512.9 502.5 497.2 490.6	44.4 53.7 63.2 86.5 75.9 83.3 75.5 95.0 146.5 151.9	187.3 185.2 187.5 185.4 193.8 229.2 262.4 313.9 382.0 380.7
2000 2001 2002	5,234.0 5,451.0 5,885.6	1,345.7 1,496.8 1,714.3	790.5 855.9 1,011.9	555.2 640.9 702.4	3,888.3 3,954.2 4,171.3	1,088.4 1,031.0 965.0	1,658.4 1,784.5 2,020.3	129.9 155.5 212.3	1,528.5 1,628.9 1,808.0	539.5 557.8 587.1	178.7 146.8 191.6	423.4 434.1 407.4
2001: Jan	5,272.1 5,274.0 5,290.6 5,315.6 5,327.9 5,330.0	1,365.6 1,356.2 1,354.6 1,373.5 1,381.4 1,394.1	789.1 775.8 761.1 772.3 775.8 773.0	576.5 580.4 593.5 601.1 605.7 621.0	3,906.6 3,917.8 3,936.0 3,942.1 3,946.4 3,935.9	1,098.9 1,101.0 1,097.7 1,094.0 1,090.4 1,075.8	1,661.3 1,673.5 1,684.6 1,690.7 1,701.0 1,704.2	128.3 129.7 132.3 133.5 135.0 136.3	1,533.0 1,543.8 1,552.3 1,557.3 1,565.9 1,567.9	544.1 545.5 544.8 549.9 553.3 553.5	174.6 169.8 177.3 176.2 168.3 169.5	427.7 427.8 431.6 431.2 433.4 432.8
July	5,335.8 5,356.5 5,429.0 5,424.6 5,460.4 5,451.0	1,395.8 1,426.3 1,444.1 1,474.2 1,494.9 1,496.8	783.2 794.9 804.7 826.6 839.9 855.9	612.6 631.4 639.4 647.6 655.0 640.9			1,714.4 1,716.9 1,727.0 1,751.8 1,772.4 1,784.5	138.6 141.4 144.6 150.8 152.6 155.5	1,575.8 1,575.5 1,582.4 1,601.1 1,619.8 1,628.9	554.0 554.1 553.5 551.0 558.8 557.8	167.8 167.5 178.1 155.3 155.2 146.8	435.4 429.4 462.6 441.3 439.2 434.1
2002: Jan	5,428.7 5,438.9 5,433.8 5,450.7 5,498.9 5,540.7	1,491.0 1,488.5 1,488.0 1,504.4 1,535.5 1,562.5	838.8 832.4 849.3 870.2 893.3 908.9	652.1 656.1 638.7 634.2 642.2 653.6	3,937.8 3,950.3 3,954.8 3,946.3 3,963.3 3,978.2	1,021.9 1,028.5 1,023.5 1,008.2 1,000.7 993.1	1,781.0 1,789.1 1,790.3 1,794.5 1,816.6 1,838.4	158.7 162.2 167.6 172.1 179.6 186.1	1,622.3 1,626.9 1,622.7 1,622.4 1,637.0 1,652.4	560.8 564.3 563.3 567.7 570.0 568.7	152.0 153.4 161.3 168.4 169.7 170.2	422.1 415.0 407.5 407.6 406.4 407.7
July	5,591.4 5,673.0 5,730.3 5,759.6 5,837.1 5,885.6	1,594.6 1,632.9 1,643.5 1,643.0 1,687.9 1,714.3	918.5 945.9 962.7 972.1 1,001.0 1,011.9	676.1 687.0 680.8 670.9 686.8 702.4	3,996.7 4,040.1 4,086.8 4,116.6 4,149.3 4,171.3	981.6 981.8 975.1 969.9 967.3 965.0	1,869.2 1,900.7 1,935.1 1,967.4 2,000.0 2,020.3	192.9 197.7 200.9 204.9 207.7 212.3	1,676.3 1,703.0 1,734.1 1,762.6 1,792.2 1,808.0	564.7 574.8 582.8 584.8 585.6 587.1	178.0 176.6 181.3 183.2 186.7 191.6	403.2 406.3 412.6 411.3 409.7 407.4

¹ Data are prorated averages of Wednesday values for domestically chartered commercial banks, branches and agencies of foreign banks, New York State investment companies (through September 1996), and Edge Act and agreement corporations.

² Excludes Federal funds sold to, reverse repurchase agreements (RPs) with, and loans to commercial banks in the United States.

Source: Board of Governors of the Federal Reserve System.